

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2004 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Trenton (Mercer County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$391	\$168	\$126
Ace American Ins Co	\$375	N/A	N/A
All Amer Ins Co	\$368	\$161	\$205
Allstate NJ Ins Co	\$395	\$118	\$160
American Fire & Cas Co	\$488	N/A	\$181
American Home Assur Co	\$351-\$589	N/A	N/A
Amica Mutual Ins Co (1)	\$694	\$149	\$231
Armed Forces Ins Exchange (3)	\$294	N/A	\$124
Associated Indemnity Corp	\$673	\$140	\$204
Atlantic Employers Ins Co	\$441	\$97	\$135
Atlantic Mutual Ins Co	\$443	\$158	\$199
Bay State Ins Co	\$497	\$124	\$151
Camden Fire Ins Assoc	\$609-\$705	\$182-\$199	\$210-\$228
Centennial Ins Co	\$487	\$160	\$201
Central Mutual Ins Co	\$451	\$161	\$205
Centre Ins Co	\$343-\$380	N/A	N/A
Chubb Ins Co of NJ	\$412	\$117	\$160
Citizens Ins Co of Amer	\$366	N/A	N/A
Clarendon Natl Ins Co	\$458-\$678	\$137	\$219
Commercial Ins Co of Newark NJ	\$713	\$249	\$236
Continental Ins Co of NJ	\$713	\$249	\$236
Countryway Ins Co	\$372-\$455	\$123	\$229
Cumberland Mut Fire Ins Co	\$395-\$495	\$152	\$331
Electric Ins Co (3)	\$317	\$103	\$146
Excelsior Ins Co	\$506-\$676	\$143	\$179
Farm Family Cas Ins Co (3)	\$382	\$84	\$163
Farmers Ins Co of Flemington	\$429	\$183	\$181
Farmers Mutual Fic of Salem Cty	\$400-\$552	\$183	\$325
Federal Ins Co	\$587	\$125	\$171
Fidelity Mohawk Ins Co	\$300-\$373	\$126	\$165
Firemans Fund Indemnity Corp	\$558	N/A	N/A
Firemans Fund Ins Co	\$673	\$140	\$204
First Trenton Indemnity Co	\$305	\$114	\$146
Fitchburg Mutual Ins Co	\$632	\$116	\$208
FMI Ins Co (2)	\$300	N/A	\$156
Founders Ins Co	\$382-\$444	\$154	\$189
Franklin Mut Ins Co (2)	\$373	\$126	\$165
GE Prop and Cas Ins Co	\$362	\$123	\$170
Germantown Ins Co	\$354	N/A	\$224
Graphic Arts Mutual Ins Co	\$430-\$547	\$130	\$184
Great Northern Ins Co	\$412	\$117	\$160

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co	\$535	\$117	\$154
Harleysville Ins Co of NJ (2)	\$462-\$540	\$198	\$214-\$248
Hartford Cas Ins Co	\$506	\$111	\$138
Hartford Fire Ins Co	\$675	\$141	\$178
Hartford Underwriters Ins Co	\$447	\$115	\$160
High Point Preferred Ins Co (fmr. Prudential P&C)	\$427	\$127	\$138
Homesite Ins Co	\$454	\$179	\$238
Insurance Co of North Amer	\$331	N/A	N/A
Liberty Mutual Fire Ins Co	\$483	\$114	\$157
Massachusetts Bay Ins Co	\$412	\$109	\$140
Mercer Ins Co (fmr. Mercer Mutual)	\$420-\$468	\$211	\$218
Merchants Ins Co of NH Inc	\$402	N/A	\$326
Merchants Mutual Ins Co	\$549	\$157	\$215
Merrimack Mut Fire Ins Co	\$534-\$724	\$130	\$178
Metropolitan Grp Prop & Cas Ins Co	\$560	\$128	\$192
New Jersey Manufacturers Ins Co (1) (3)	\$427	\$50	\$82
New Jersey Re-Insurance Co	\$502	\$56	\$95
Ohio Cas Ins Co	\$650	\$128	\$195
Pacific Indemnity Co	\$587	\$125	\$171
Philadelphia Contributionship Ins	\$548	\$177	\$255
Preferred Mutual Ins Co	\$399	\$140	\$199
Preserver Ins Co	\$381-\$552	\$148	\$122-\$175
Proformance Ins Co	\$355	N/A	\$256
Providence Mut Fire Ins Co (1)	\$417-\$491	\$146	\$149
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$463-\$573	\$120	\$152
Rutgers Cas Ins Co	\$533-\$703	\$114-\$146	\$117-\$150
Selective Ins Co of Amer	\$489	\$133	\$175
Selective Way Ins Co	\$386	N/A	\$175
Shelby Cas Ins Co	\$342-\$451	\$123-\$142	\$171-\$200
Sompo Japan Ins Co of America	\$463	\$78	\$183
State Farm Fire and Cas Co	\$614	\$115	\$164
Tokio Marine & Fire Ins Co Ltd	\$515	\$137	\$290
United Services Auto Assoc (1) (3)	\$392-\$516	N/A	\$107-\$133
USAA Cas Ins Co (3)	\$452-\$596	N/A	\$131-\$164
Utica Mutual Ins Co	\$634	\$151	\$227
Vigilant Ins Co	\$444	\$125	\$171
West American Ins Co	\$569	\$124	\$170

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